

G. R. S. IX-5]

Previous references.

191

(Banking.)

Later references.

EC 105-20-65

File No.

Serial Nos.

33-1902
~~1095~~
1-2
P. 33

GENERAL AND REVENUE SECRETARIAT.

Serial Nos.

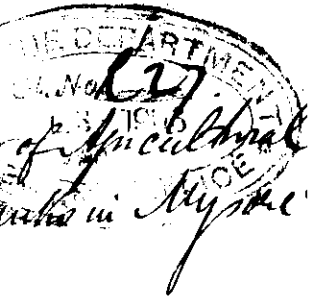
Part B for August 1903.

SUBJECT.

Report on The work done of The Agt. Bank
Vadigera halli, Devanahalli, Taluk

Index
SM

189



From The Inspector of Agricultural Banks in Mysore

Serial No. 39-02
0-39-02

To The Secretary to the Government
His Highness the Maharaja
of Mysore,
General and Revenue Depts.

Dated 30th June 1903.

Despatched

Received

General No. 470
No.

Enclosure No. 1 Report

Submitting the report
of Mr. Kumaraswami Sastri
on the Tadipatri
Agricultural Bank.

J. N. Sastri

R
2. 7. 03

Forward

41 3/5/03

FR 20/3 of 0263

4

10:4/90

Submitted to the Secretary of the
Government Dept. of Agriculture
30-6-03

Inspection Dept. of Agriculture
Cultural Objects Department, India.

Questions

Answers.

D of present
inspection

21st April 1903

2 Whether there is
a duly registered
suitable bank
office where members
and depositors
could call and have
their business
attended to

There is a duly registered
bank office where deposits
could call for business and
do their work

And if there had
been any change
in office since
last inspection
why necessitated
and whether duly
registered.

Yes. No change since last
inspection.

Whether any
dates and hours
are fixed for trans-
action of business.

Dates are fixed but not
the hours.

Whether business
is regularly trans-
acted at those
dates and
hours.

Yes.

If no appointment
is then made what
arrangements exist
for the due transaction
of business when
members and directors
call.

No instance.

And how many days
in a month is business
done.

Once in 6 months.

Whether the books,
registers, accounts,
title deeds, documents,
capital balance and
other property are
kept in the Bank
premises in the
custody of the President
and Agent and if any
of them are not so
kept, where and
how they are kept
under what authority
and upon whose
responsibility.

Register accounts, title
deeds, documents, cash
balance &c are in the custody
of the President and they
are kept in the Bank
premises.

Whether the villages
to which the members
belong are sufficiently
near (within a radius
of 5 miles to the Bank
house.

Within a radius of
9 miles.

And duly registered.

Duly registered.

At what distance
do the majority of
members, the directors
and office bearers reside

Within half a mile

And if business
was extended
to any new village No new village was
added since last inspection
whether there was
proper sanction
for it.

As regards
members who were
and to what extent
there has been any No change in the number
increase or decrease of members.
in their number
since formation
of the Bank or
last inspection.

What was the
decrease if any No decrease.
due to

Were the new members
duly qualified, duly No new members
elected and registered.

In case of members,
belonging to joint
Hindu family or No instance
otherwise possessing
a qualified or
limited status,
whether there is
proper representation
of interest involved
whether in the

Practical working
the Bank has gained
or lost in strength
energy and usefulness. No change
since formation or
last inspection.

7

As regards credit-
solvency and resources
of members, whether
a complete and accurate
list of the lands
of members is
maintained, if
not how is the
omission explained.

Yes. Register showing
the property of members
is maintained.

No omission

To what extent
have fluctuations
in the number of
members affected
the united credit
of the Bank.

No change.

Any notable instance
of new acquisition or
improvement since
formation of the
Bank or last inspection.

No

Any notable instance
of sale or other kind
of transfer, relinquish-
ment or deterioration.

No instance

How these have affected
the solvency and resources
of members concerned
and of the association
as a whole.

No change

What guarantee
if any has the
Bank obtained
or the rules of
the General Assembly
afford against
alienations and
relinquishments
prejudicial to the
Bank's interest.

Rules have been framed.

Compare latest
account of the
value of property
as per latest
authenticated
list with the
account of
liabilities of the
Bank at date
of inspection.

Value of property 718762
Bank's liabilities 900000.

As regards Bank's
funds note whether
the limit fixed
at formation had
been increased or
decreased under
due authority.

No increase or decrease

Whether the Bank
had in its dealings
unauthorized by
& exceeded the limit
and if so how is
this explained or
proposed to be
rectified.

No instance.

Classify the
Bank's funds at
date of inspection

Bank's funds

Embarked 53-
Loans; 900000
Deposit from 60-
stems 91134-4

with reference to
the sources from
which they were
derived viz entrance
fee, contribution,
loans from Government
if any, loans from
members (1) in cash
and 2 in grain deposits
from outsiders,
donations etc.

Note whether the
Bank's credit is well
established and
sustained or steadily
growing.

Well established and
sustained.

If otherwise to what
extent such result
is due to any action
or omission of the
Bank's authorities
and what other
causes are likely to
have contributed.

It is not otherwise

Whether the lessons
of cooperation mutual
help and thrift are
understood and
practised if not
inculcate them to
as large a body of
members and outsiders
as can be gathered.

Yes.

9 / Its request Govt.
loan note whether
the terms fixed for
repayment are duly
acted up to or there

Yes. There is no delay.

has been from
delay, dilatoriness
or neglect:

The amount
outstanding
against the bank
at date of inspection

Amount outstanding
at date of inspection is
rupees 9000

Whether the loan
may be continued
subject to the
terms allowed
for repayment
or whether in your
opinion it is
advisable to with-
draw the loan
under provisions
of section 74 and
75 of the Articles
of Association.

Loan may be continued
for some time longer.

and state reasons
for such opinion
briefly and
concisely.

As regards
loans and deposits
from others note
the terms allowed
generally in regard
to rate of interest
and time for repayment.

No loans. Interest is
paid once a month at
Govt Savings Bank rate

Whether the sanction
of the General Assembly
had been obtained
to the rates of interest
and other essential
terms.

Yes.

Whether the obligations incurred were in any way in excess of the Bank's requirements or of what local conditions of credit; No presidential considerations and the progress and well being of the Bank justified.

Whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily. Yes

As regards the Bank's transactions (compare the Cashbook with letters, receipts, cheques, cheques, Treasury Passes, etc. continue and establish - present Registers documents etc.

Cash book ledgers, receipts, cheques, cheques opened and written up.

Is it posted up from actual transactions as they occur and in the order of occurrence. Yes.

And are entries made so clear as to be easily intelligible and traceable through the other accounts. Yes.

If discrepancies and omissions due to mere oversight or ignorance are found. No instances

have been rectified
in a businesslike
manner as far
as practicable

And note have
such as are con-
sidered grave.

In the case of
corrections such
they are initiated
by the recipient
and Agent

Yes

And if any of
the corrections are
not satisfactory
note briefly your
objections.

See if disturbances
were duly authorized
and are supported
by proper vouchers.

Yes

Were the charges
incurred under
establishment
and contingencies
real or fictitious,
either wholly or
in part.

Real and necessary.

And if real necessary

Is the rule about
members rendering
gratuitous service
duly respected.

Yes.

Note date of the
last entry in the cash
book and the cash
balance on that
date according to

1. 4. 903

Rupies 3-8 in cash.

the Cash Book and
as for the coming in
the Banks chest.

Are instances
frequent of the
transferring of the
limit fixed in the
Articles of Association
for cash balance in
the hands of the No instance
Board of Directors
and how are they
explained.

Are large sums
kept in hand for any
length of time without
being utilized.

Is the facility afforded
for keeping current
account with the
Treasury utilized, Yes
for as possible for
minimizing cash
balances if not
how is the omission
explained.

Has there been any
complaint or ground
for the belief or suspicion
that needlessly large
balances are retained No
by the Council or President.

What the general results
of the Banks cash transactions
up to date of inspection
in the appended form
and see if the Cash Balance List - appended.
sheet last submitted
by the Bank is correct
in all particulars.

its reports
 loans to members
 note if in addition
 to the restrictions
 and limitations
 prescribed in
 section 42 of the
 articles of
 association, the
 general assembly
 has prescribed
 any limit with
 reference to the
 value of the landed
 property held by
 applicants for
 loan or offered
 as security by them.

No rules have been
 framed but the limit
 prescribed in the articles of
 association is strictly
 adhered to.

Whether loans
 have been granted
 to any in contravention
 of these rules, members
 of joint Hindu family
 being taken as representing
 one account.

How such trans-
 =gressions are explained or proposed to be rectified

No in, since

Had any loans been
 granted to other than
 members in the past
 had any deserving
 applicants been
 denied to favor
 particular individuals
 and had such
 instances produced
 feelings of distrust
 and discontent
 and impaired the
 cordality and
 unanimity observed

No

to exist among
members.

Are objects for which
loans are applied
foreexplained with
sufficient clearness
in the darkleaf-
Clearly explained in
darkleaf-

Is the application
and use made of loans
watched by the Board
of Directors or other
authority?
Yes watched by the Board of
Directors.

Have there been any
instances of non application
or misuse especially
of loans obtained
having been used. No instance
by any member
for purposes of trading
or money lending

Are loans obtained
and used for the several
purposes indicated
in the approved form.
List appended

13 As regards securities
obtained note if the
mortgage deeds in favor
of the bank are in proper
form executed by the
proper persons and
correctly registered. Yes.

Is the mortgage
in respect of property Yes.

hypothecated
to the bank had
been fully discharged
and the mortgage
deed (duely registered)
produced in bank
possession with title
deed.

In case of exceptions
when the real estate
are likely to be no instance
discharged and
their amount.

The proportion
the loans of first the proportion is as 1 to 4
class bear to the
amount of
property mortgaged.

Notable cases
of undue preference
of any with exple- No instance.
= realising.

Whether good
and sufficient
personal security
was obtained
in the case of the yes.
second and third
class loans.

Whether in the
case of simple
deeds, repaid yes
documents, discharged
receipts obtained
had been produced.

And in case of
notable exceptions no instance.
when they are
expected to be produced

Note particulars
in the appended
form of loans
putting towards
against members
at date of inspection
Exclusive of repayments.

List is appended

64

As regards punctuality
Completeness or otherwise
in payment of dues,
by members, No. 6
whether the rules
requiring strict
punctuality is borne
in mind and enforced Yes No unduly tendency
in all practicable
cases or whether there
is any unduly
tendency to evade it.

How many defaults

(1) among office bearers
and (2) among other
members.

(1) None.

(2) Eight members.

The amount of
instalments overdue
remaining unrecouped

900 Rupees

The amount of 2nd, 3rd
4th class loans likewise
overdue remaining
unrecouped —

1st class 400 Rs.

2nd do 300 Rs.

3rd do "

4th do 200

Causes of unduly
large arrears and
large number of
defaults.

moving to Plague the
arrears were not, causing

Whether proper
notice had been
taken of defaults

Yes

When the proper
notice had been
taken of defaults
and adequate
steps taken for
recovery of
arrears.

Yes

When the arrears
were granted with
provision and
discrimination

No instances

In relation the
interest and finally
due to the bank
had been fully
recovered.

Yes duly recovered

And whether
the interest due
to Govt and to other
creditors duly
paid

Yes

Arrears of any
how explained
and when expected
to be paid

No arrears.

As regards surplus
to be what this
amounts to up to
date of inspection
taking into account
the arrears remaining
unrecovered of
interest and other
items of income.

No surplus amount.

How much of
this has been realized

What amount
has been carried
to the Reserve Fund
by resolution of the

Nil

General assembly

How the Reserve
fund is invested;
how the remaining
surplus is used
or secured. Nil

Whether any and
what special
charges tended to
reduce the surplus. Nil

And if the Bank
has other assets
what they are and
their value Nil

16

As regards meetings
of General assembly
note whether the rules
for conducting these
the conduct of business,
therein and the recording
and registering of
resolutions are under-
= stood and duly given
effect to Yes

If not explain the
same to the office
bearers and others
present Yes

Note whether meetings
had been held regularly
every half year. The minute book is sent
to Dad Ballapur immediately
after each meeting.

Whether any and
what number of
extraordinary
meetings had been
held since last
inspection. No instance

Whether notices
had been duly
given to members

Whether members
were generally
taking interest
in the work affairs
or whether there
was party feeling

It is said that members
were taking interest and
no party feeling.

Whether special
resolutions had been
duly confirmed and
registered. Yes

Whether any
resolutions were
inconsistent with the articles
of association or other provisions
of law. No instance

17 As regards Board
of Directors note
whether and how
often they meet
for transaction of
business whether
their resolutions
are duly recorded
in a book.

Twice a year

Yes

If they do not
meet what
arrangement
exists for the
discharge of their
duties and functions
and what record
exists of their
proceedings

No instances

Whether any
and which

All are equally taking
interest.

of them have been
taking special
interest in and
working with
zeal for the
progress of the
institution.

18

As regards supervision
whether any and
what arrangements
the General Assembly
had made for
control and audit

No rules have been
framed

Are they effective
and satisfactory.

Some of the members are
deputed for supervision
work which is said to be
effective.

19

As regards registers
and accounts, see
appended list note
therein which of
them is kept and
how

List appended.

20

General remarks
regarding the state
of the Bank —

I think the condition
of the Bank is so far
satisfactory

Carlson ¹
..

Assistant Commissioner
Dudhupur Range

17-5-503

29-5-503 B. K. S. -
V. K. S. -

A. Freeman

Wanderer
Armchael

Clc

Verpack

558

2^o 18/10 07 08-07 18/10 18/10
08-07 18/10 18/10 18/10 18/10

to style my case over

၁၆ နိုဘင်ဘာ ၁၉၁၁ ခုနှစ်
 ရက်စွဲ - ၁၆ နိုဘင်ဘာ ၁၉၁၁ ခုနှစ်
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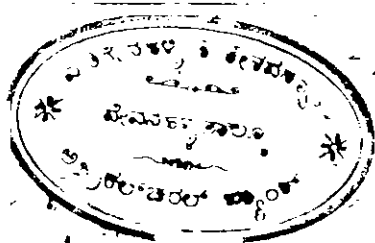
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შპს "საქართველოს მანქანების მწარმოებელი"				2. 2016 წლის 01 იანვარი			
1	საქართველოს მანქანების მწარმოებელი			1	საქართველოს მანქანების მწარმოებელი		
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3	საქართველოს მანქანების მწარმოებელი			3	საქართველოს მანქანების მწარმოებელი		
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10				10			

5-68/5703

ॐ नमो भगवते वासुदेवाय ॥ श्रीकृष्णाय नमः ॥
 श्रीगुरुदेवाय नमः ॥ श्रीगुरुदेवाय नमः ॥

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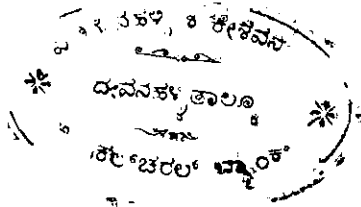
268

ದಿವ್ಯಗ್ರಂಥಾಂತರಂಗದಿಂದ
 ಗುರುಗಳಿಂದಲೇ ಪ್ರಾಪ್ತವಾದ ಈ ಮಹತ್ಕಾರ್ಯವನ್ನು
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ಶ್ರೀಮತ್
268.



27/5/03

ಇಂಕ್
666

ಬೆಂಗಳೂರು ಪ್ರಾಚಾರ್ಯರವರಿಗೆ -

ನೀರಿನ ಸ್ವಚ್ಛತೆಗಾಗಿ ಅಗತ್ಯವಿರುವ ಸಾಮಗ್ರಿಗಳನ್ನು -

ಜುಲೈ 17-5-03 ರಂದು ಪಡೆದುಕೊಳ್ಳುವುದಾಗಿ -

ಆದೇಶಿಸಲಾಗಿದೆ. ಈ ಸಂದರ್ಭದಲ್ಲಿ ಅಗತ್ಯವಿರುವ ಸಾಮಗ್ರಿಗಳನ್ನು
ಪಡೆದುಕೊಳ್ಳುವುದಾಗಿ ಅನುಮೋದನೆ ನೀಡಲಾಗಿದೆ. ಈ ಸಂದರ್ಭದಲ್ಲಿ
ಸಾಮಗ್ರಿಗಳನ್ನು ಪಡೆದುಕೊಳ್ಳುವುದಾಗಿ ಅನುಮೋದನೆ ನೀಡಲಾಗಿದೆ.

26-5-03

ಪ್ರಾಚಾರ್ಯರವರಿಗೆ
ಇವತ್ತು
ಅಧ್ಯಕ್ಷರು

26-5-1903

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26-5-1903

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ಅಪ್ಪ. ಸರ್ವೋತ್ತಮ ಶರಣಾರಾಧನಾ ಸ್ವರೂಪಿಣಿ
ಮಾತಾಂಕುಲ

ಶ್ರೀ 27.5.903

ಹರಿವಂದನ
ಹರಿವಂದನ

[illegible]

ಅನುಭವ ಭಕ್ತರು
ಮಾಡು

Stefano Kristuraffa
President

Registers of books maintained in
the bank at Vadigumachally Dwar-
achally, Palak.

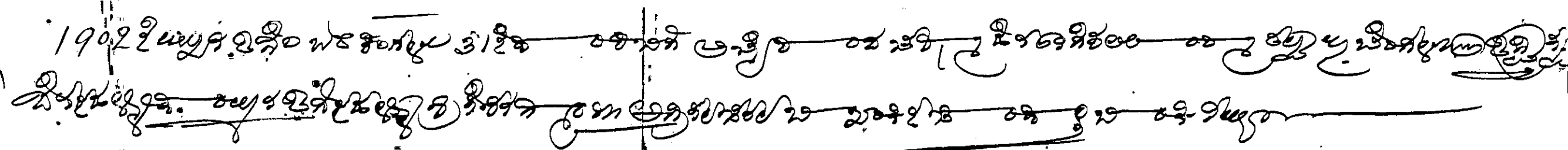
- 1 Register of Members
- 2 do of application for loan
- 3 Cash book
- 4 Ledger
- 5 Minute book
- 6 Register of balance sheet
- 7 Property Register
- 8 Register of monthly cash abstracts
- 9 Bond Register
- 10 Receipt by bank
- 11 Depositors ledgers
- 12 Treasury pass book
- 13 Chalan book
- 14 Cheque book
- 15 Receipts by members to bank
- 16 Directors Registers
- 17 Register of Directors Proceedings. Not kept
- 18 Register of appropriation of loan do
- 19 Register of Contingent expenses do
- 20 do of disbursements of bank kept.

2.1 From letters

22 70 letters

23 Visitors book not kept

Martin Gyle
Yorkshire



කිලි ග්‍රෑම්	විස්තරය	කිලි ග්‍රෑම්	විස්තරය	කිලි ග්‍රෑම්
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6/5/83

ॐ श्रीगुरुभ्यो नमः
 नमो भगवते वासुदेवाय

St Paul, Minn
President

	1000	1470	0	0	1470	0	0
	0	0	0	0	0	0	0
VI	1000	2253	4	0	2438	7	3
	0	185	3	3	0	0	0
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	0	0	0	0	0	0	0
VII	1000	247	0	0	283	0	0
	0	36	0	0	0	0	0
	0	195	2	10	217	1	4
	0	21	14	6	0	0	0
VIII	1000	1	15	9	1	15	9
	0	0	0	0	0	0	0
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	0	4	0	0	0	0	0
	0	371	4	4	401	4	4
	0	30	0	0	0	0	0
	0	35337	15	10	35337	15	10

IV	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	53	0	0	53	0	0	0	0
	විද්‍යා මණ්ඩලයේ සේවය	0	0	0		0	0		
	සාමාන්‍ය ප්‍රතිපත්ති මණ්ඩලයේ සේවය	59	14	9		69	6		
	විද්‍යා මණ්ඩලයේ සේවය	9	7	11					
	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	0	1	0		0	1		
	විද්‍යා මණ්ඩලයේ සේවය	0	0	0					
	සාමාන්‍ය ප්‍රතිපත්ති මණ්ඩලයේ සේවය	182	5	11		326	6		
	විද්‍යා මණ්ඩලයේ සේවය	144	0	7					
	සමස්ත	353	15	10		353	15		
V	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	1470	0	0	1470	0	0	0	0
	විද්‍යා මණ්ඩලයේ සේවය	0	0	0		0	0		
	සාමාන්‍ය ප්‍රතිපත්ති මණ්ඩලයේ සේවය	2253	4	0		2438	7		
	විද්‍යා මණ්ඩලයේ සේවය	185	3	3					
	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	29	5	5		29	5		
	විද්‍යා මණ්ඩලයේ සේවය	0	0	0					
	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	247	0	0		283	0		
	විද්‍යා මණ්ඩලයේ සේවය	36	0	0					
	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	195	2	10		217	1		
	විද්‍යා මණ්ඩලයේ සේවය	21	14	6					
VI	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	1	15	9	1	15	9	0	0
	විද්‍යා මණ්ඩලයේ සේවය	0	0	0					
	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	6	4	0		60	4		
	විද්‍යා මණ්ඩලයේ සේවය	4	0	0					
	ප්‍රතිපත්ති මණ්ඩලයේ සේවය	371	4	4		401	4		
	විද්‍යා මණ්ඩලයේ සේවය	30	0	0					
	සමස්ත	353	15	10		353	15		

6/5/903

සාමාන්‍ය ප්‍රතිපත්ති මණ්ඩලයේ සේවය
 සාමාන්‍ය ප්‍රතිපත්ති මණ්ඩලයේ සේවය
 President

Progs. of the Govt. of H. H. the Maharaja
of Mysore.

File No. (if any) and its date—

Section

File

Read :

Letter No 470 of 30.6.03 from
the Inspector of Agricultural Banks,
submitting the report on inspection
made
by Mr. Kimmavarammai Nair Esq.
Commissioner, Doddaballapur District,
of the Agricultural Bank at
Vadigenhalli, Swarahalli Taluk
Bangalore Dist.

Order: *AC*

Recorded with the ^{following} observation
that the bank be directed to
open the Registers & accounts
Nos 17, 18, 19 & 23 which are
reported to have not been
maintained.

The bank has been established from 1900
at Rs 1000 - 1000 shares. The bank was
first till March 1902, the 1st unit of Rs 1000
and the next unit also in March 1903 for
1, 11-02. Therefore, if the bank had
Rs 2000 at the time of inspection, it must
have been said to have a balance of Rs 2000.
The Ins. in his report states that the bank
was from 30.6.02. This is correct. It
is not correct that it has been closed
from 1901-02. It is not for or 80.

R.H. 4/8

The report does not
enter into sufficient
details - The answers
given are very brief.
The Inspecting Officer
does not appear to
have been in
formed

of what had previously
transpired in con-
nection with the
affairs of this bank
the joint report of
inspection made
by Mr. De Cour &
the Sup^r of Ag^t Banks
in July 02 noticed
several ~~prominent~~ irregularities
which the President
& the Agent promised
to set right. & the
fact in recording
the report called
for a further report
at the end of Decr 02
regarding the im-
provement effected.

This report has
not been subd-
The De Cour is therefore
requested to report
in detail how
far the several
defects referred to
in the joint report
have been remedied
& how the affairs
of the bank stand

in his opinion

present. In forma-
-tion as to whether
the instalments ^{& interest}
due to go up to
the close of the year
1902-3 have been
paid in full. &
from what year
the instalments
were begun to be
collected. is also
~~necessary~~ required.

Henry
7/8/03
Secy.

11
5/8/03

12 10/8/03

Cd. 10
11/11